

Jonathan and Helene Shapiro
8713 Kirkside Road
Los Angeles, California 90035

November 22, 1997

To Whom It May Concern:

I have had the pleasure of working with Brant Benun on a refinance with cash out. Although this is usually a more difficult loan to obtain and the rates are not as competitive, Brant was able to get me into an excellent program. Even in spite of the fact that I shopped my loan around with several mortgage brokers, Brant's rates were more competitive and he made the transaction go very smoothly.

In addition, Brant was a real pleasure working with. He did everything as promised. My loan amount and interest rate never wavered.

In this day and age, with mortgage brokers having such a bad reputation, it was a pleasant surprise to meet someone with integrity and professionalism.

I would not hesitate to refer him to my family and friends as I have already done with my very good friends, the Grays.

Sincerely,

Helene Shapiro